



Small Business

# Expanded IRPM Authority for CNA Small Business

## Supporting Your Growth with Greater Flexibility

You work hard to grow your small business book with CNA. To give you more flexibility, we're expanding agent and broker IRPM credit authority to 25% within CNA Central. This meaningful update is part of our ongoing effort to enhance CNA's small business platform, enable more competitive offerings and deliver meaningful support to you and your clients.

## Enhanced IRPM credit authority will include:

- **Workers' Compensation**
  - 25% authority nationwide\*
- **BOP Connect**
  - 25% for all classes in AZ, DC, DE, IN, MI, MN, OH, VA, WI, IL
  - 25% in all states where available for Technology, Life Sciences, Financial Institutions and Professional Services (excluding A&E)

\*Excludes Delegated Programs, Program business and premium placed with MGAs and MGUs.



### [Quote in CNA Central](#)



## How to Modify Pricing on CNA Central

### STEP 1

Click the **"Modify Pricing"** link at the bottom of the Premium Summary Screen.

CUSTOMER INFO      QUOTE      ISSUE

General Information    Policy Coverage    Location Summary    **Premium Summary**

**Premium:** \$3,599      Effective Date: 05/21/2026 [Edit](#)

**Custom Coverage Option**  
A Custom Coverage Option has been automatically created tailored for the risk. To remove a coverage that we have provided, deselect the checkbox:

The Employee Dishonesty limit was increased to \$50,000 to provide the insured additional protection for loss associated with theft or fraud by employees.

**Click Quote to generate Custom Coverage Option premium**    [QUOTE](#)    [COMPARE COVERAGE OPTIONS](#)

[View Additional coverages](#) that are important for your risk that we have not added above.

**Modify Pricing**    [SAVE AND EXIT](#)    [NEXT](#)

### STEP 2

The price modification screen will look like this.

CUSTOMER INFO      QUOTE      ISSUE

General Information    Policy Coverage    Location Summary    **Premium Summary**

**Pricing Modification**

**1** Any modification you apply to our recommended price will not be saved if you choose to edit the quote after the adjusted premium has been calculated. We recommend that you make use of our copy quote feature or always review the price modification screens prior to issuance. To modify the recommended price for the Custom Coverage Option, edit the quote option from the Submission Status screen.

Premium   

IRPM Factor   

[BACK](#)    [SAVE AND EXIT](#)    [NEXT](#)

### STEP 3

The pricing screen is now in pricing modification mode and should display available credits.

**CUSTOMER INFO** | **QUOTE** | **ISSUE**

General Information | Policy Coverage | Location Summary | Premium Summary

**Pricing Modification**

Any modification you apply to our recommended price will not be saved if you choose to edit the quote after the adjusted premium has been calculated. We recommend that you make use of our copy quote feature or always review the price modification screens prior to issuance.

Premium: \$3,599.00

IRPM Factor: 1.0

BACK | SAVE AND EXIT | NEXT

### STEP 4

Adjust the **IRPM Factor** to the desired number within your available credit range.

**CUSTOMER INFO** | **QUOTE** | **ISSUE**

General Information | Policy Coverage | Location Summary | Premium Summary

**Pricing Modification**

Any modification you apply to our recommended price will not be saved if you choose to edit the quote after the adjusted premium has been calculated. We recommend that you make use of our copy quote feature or always review the price modification screens prior to issuance.

Premium: \$3,599.00

IRPM Factor: .85

BACK | SAVE AND EXIT | CALCULATE

### STEP 5

If you need additional credits, you can set the drop down to "Request Pricing Referral" instead of selecting an amount and select "**Calculate.**" The quote will be referred to underwriting and an underwriter will reach out to discuss the need for additional credits.

**CUSTOMER INFO** | **QUOTE** | **ISSUE**

General Information | Policy Coverage | Location Summary | Premium Summary

**Pricing Modification**

Any modification you apply to our recommended price will not be saved if you choose to edit the quote after the adjusted premium has been calculated. We recommend that you make use of our copy quote feature or always review the price modification screens prior to issuance.

Premium: \$3,599.00

IRPM Factor: Request Pricing Referral

BACK | SAVE AND EXIT | CALCULATE

### STEP 6

Ensure the drop down is set to "**Request Referral**" and select "**Go**" to send to the underwriter.

Agency: CNA.COM QUOTE ( 088854 )

**Submission Status**

**CNA Connect** #12773408 remove

Option 00 (Original no bw) ..... Edit

Edit to Complete Quote | Effective Date 04/30/2026 | updated by CAD7379

Option 01 (Custom Coverage Option) ..... \$13,6 Request Referral GO

Ready to Refer | Effective Date 04/30/2026 | updated by CAF3260

**Workers Compensation** #12773409 remove

Edit to Complete Quote ..... Create FQ GO

**Umbrella** #12773410 remove

Option 00 ..... \$404 Proceed to Full Quote GO

Edit to Complete Quote | Effective Date 04/30/2026 | updated by cal3260


Optional Umbrella Limits

Please note: You must attach the Disclosure of Premium Form to each quote (excluding Tech E&O) on CNA Central.

1-800-CNA-HELP (1-800-262-4357)

**Account Actions**

- Create Proposal Letter
- Billing Options
- Add Product
- Edit SIC
- Edit Customer Info
- Edit Producer Code
- Add Submission



## Questions or need more information?

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 Or visit [cna.com/smallbusiness](http://cna.com/smallbusiness)

